

Please amend the specification as follows:

Please amend the paragraph beginning on Page 8, Line 20 as follows:

In situations in which a merchant has a plurality of uniquely numbered point of sale terminals, such as numbered checkout lines in a store or numbered gas pumps, and it is determined that the location of the device is proximate such a merchant the central processing facility will retrieve and transmit all of the terminals in chronological order, or may prompt the user of the communications device to enter the appropriate terminal number. Alternatively, a transaction number (such as an invoice number at a restaurant or a number displayed at a point of sale) may be input (e.g., manually or electronically such as by short message service or a short range wireless link such as Bluetooth technology). When that link has already been established, information indicative of the sales transaction, including at a minimum the monetary units required for the transaction, are transmitted to the central processing facility and either debited or credited to a corresponding account, or accumulated in an account for subsequent billing. An authorization or confirmation signal is then sent back to the point of sale terminal. As will be understood and appreciated in any embodiment, a written receipt of the transaction may be provided at the terminal if desired. Upon completion of the transaction, the communications link or links may be terminated.

Please amend the paragraph beginning at Page 11, Line 17 as follows:

A wide variety of other aspects are provided in conjunction with the present invention, as provided in more detail below. For example, data transmitted in conjunction with the present invention is preferably encrypted prior to transmission. In one embodiment of the invention, data is transmitted by encoding DTMF signals. In another aspect of the invention,

depending upon the type of transaction terminal at which a transaction is to be made, the electronic communications device must be within a predetermined distance from the terminal in order to establish the proper wireless communications link or, alternatively, in order to complete the transaction (e.g., as determined by a position determination or when the device is within a range of communications determined by transponder/CID technology, a short-range wireless link such as Bluetooth technology, or signal timing technology).

Please amend the paragraph beginning at Page 22, line 2 as follows:

Alternatively, the point of sale terminal at which a transaction is to be made may be determined by the user of the communications device 12 placing the device 12 within a necessary range of the point of sale terminal. For example, an encoded transponder which transmits a code when properly excited electronically may be placed within the communications device 12. Additionally, the circuitry for generating an electrical field about the point of sale terminal may be placed within a point of sale terminal such that, when the communications device is within the generated field, the transponder is electrically excited and transmits encoded information to the point of sale terminal. The system may be implemented such that transmittal of the encoded information requires additional input by the user, or more preferably, such that a final input is required before financial settlement takes place. The encoded transponder may be encoded with information corresponding to the telephone number or subscriber of the communications device 12. For example, the encoded information may be the telephone number in the event the device is a wireless communications device. Alternatively, the encoded number may simply be a unique number which, when transferred to the point of sale terminal, is transmitted to the central processing facility, where it is associated with an account

corresponding to the device 12. It is also contemplated that short-range wireless technologies such as Bluetooth or similar technologies may be utilized for communicating between the device 12 and the point of sale terminal. As is known, a short-range wireless communications link made according to the Bluetooth specification [technology] may be developed so as to define a distance in which communications may take place. Alternatively, for example, measuring the timing of signals between the communications device 12 and the point of sale terminal may be utilized for determining the distance. For example, a pulse sent from one of the wireless communications device and the point of sale terminal to the other and back again may be timed and, when that time is less than a selected threshold, it serves as an indication the device 12 is within a predetermined range of the point of sale terminal.